COMBINED DECLARATION AND	UN STATES OF PO OF ATTORN	F AMERICA IEY FOR PATENT A	APPLICATION			ILE NO. .67-247		
As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:  ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD								
the specification of which is attached	hereto, unless the follo	wing box is checked	:					
9 was filed on as United States patent Application Number or PCT International patent application number (if any).								
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.  I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations,								
I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:								
Prior Foreign or Provisional Application(s)								
COUNTRY	APPLICATION NUMBER		DATE OF FILING (day, month, year)			PRIORITY CLAIMED UNDER 35 U.S.C. 119		
United States	60/215,003		29 June 2000			YES X NO		
I been also also also also also also also also	iale 25 United Career C	-4- (120 -6 II-	: - 1 C			YES NO		
I hereby claim the benefit under T of each of the claims of this applicati United States Code, 117, acknowle Regulations, 1.56 which became av- application.	on is not disclosed in the edge the duty to disclose and the edge the duty to disclose allable between the film	ode. 120 of any Un e prior United States e information which ig date of the prior a	ited States application is the mass application in the mass application in the mass application and the na	n(s) listed by anner providibility as de- tional or PC	ded by the fined in Ti T internati	insofar as the sunject matter first paragraph of I file 35, tle 37. Lode of Federal onal filing date of this		
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)			STATUS (patented, pending, abandoned)				
	(may, monin, year)				(Final Age of the Control of the Con			
I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625, Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.								
SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352								
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
FULL NAME OF SOLE OR FIRST INVENTOR Thomas W. Poplawski		INVENTORS SIGNATURE PROCES		3/c.	DATE 1-24-2001			
RESIDENCE (City and either State or Foreign Country) Huntington, New York					country of citizenship United States			
POST OFFICE ADDRESS 4 Bower Place, Huntington, New York 11743								
FULL NAME OF SECOND JOINT INVENTOR (IF ANY)  Khoon-Hong Tan  INVENTOR'S SIGNA  Choon He			TURE Jan		DATE	-24-2001		
RESIDENCE (City and either State or Foreign Country) Summit, New Jersey			•	COUNTRY OF CITIZENSHIP United States				
POST OFFICE ADDRESS 7 O'Shea Lane, Summit, New Jersey 07901								
FULL NAME OF THIRD JOINT INVENTOR	(IF ANY)	INVENTOR'S SIGNA	TURE		DATE			
RESIDENCE (City and either State or Foreign Country)			•	COUNTRY OF CITIZENSHIP				
POST OFFICE ADDRESS				1				

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION  OF STILE NO.						
COUNTRY	COUNTRY CATION NUMBER			PRIORITY CLAIMED UNDER 35 U.S.C. 119		
				YES NO		
				YES NO		
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				YES NO		
			•	YES NO		
`				YES NO		
				YES NO		
				YES NO		
				YES NO		
				YES NO		
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.  FULL NAME OF FOURTH JOINT INVENTOR, IF ANY  INVENTOR'S SIGNATURE  DATE						
FULL NAME OF FOURTH JOINT INVENT	TOR, IF AIN I	INVENTOR'S SIGNATURE		DATE .		
RESIDENCE (City and either State or F	COUNTRY OF CITIZENSHIP		Y OF CITIZENSHIP			
POST OFFICE ADDRESS						
FULL NAME OF FIFTH JOINT INVENTO	INVENTOR'S SIGNATURE		DATE			
RESIDENCE (City and either State or F	COUNTRY		Y OF CITIZENSHIP			
POST OFFICE ADDRESS						
FULL NAME OF SIXTH JOINT INVENTO	INVENTOR'S SIGNATURE		DATE			
RESIDENCE (City and either State or F	COUNTRY		Y OF CITIZENSHIP			
POST OFFICE ADDRESS			<u>.</u>			
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY		INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or F	<u> </u>	COUNTRY OF CITIZENSHIP				
POST OFFICE ADDRESS			I			